

UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK

NANCE M. HUTTER,

Plaintiff

v.

COUNTRYWIDE BANK, N.A., a  
subsidiary of COUNTRYWIDE  
FINANCIAL CORPORATION  
WATERMARK CAPITAL, INC.  
EVOLUTION MORTGAGE INC.

Defendants

Case no. 09-CIV-10092  
(ER) (LMS)

**Nance M. Hutter's  
Affidavit in Support of  
Her Motion to File a  
Fourth Amended  
Complaint and Join  
Parties**

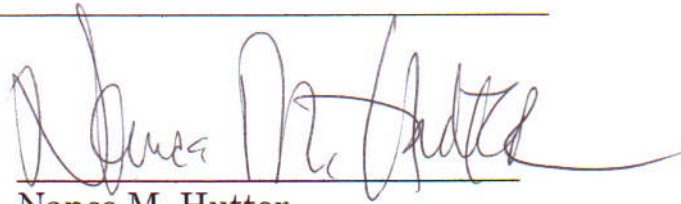
I, Nance H. Hutter, state under oath as follows:

1. I am the plaintiff in this lawsuit.

2. Before I took out a \$1.785 million mortgage loan from Countrywide Bank, N.A. on 11 December 2006, at no time did Todd Matthews, Charles Dragna, Joseph Sciacca, or anyone else ever tell me that the mortgage broker Evolution Mortgage Inc. intended to share with Watermark Capital, Inc.—or intended to share with Watermark's secretary Charles Dragna—the broker's fees that Evolution would earn from being the broker of record for my Countrywide loan.

[Hutter's Affidavit in Support of Motion to File Fourth Am. Complaint]

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Nance M. Hutter

Sworn to before me by  
Nance M. Hutter this  
twenty-third day of  
November, 2013



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Notary Public

MARC A. BERTIN  
Notary Public, State of New York  
No. 4954253  
Qualified in Westchester County  
Commission Expires August 7, 2017